MARTIN REDFERN'S OATH.

BY ETHEL F. HEDDLE,

Author of "Marjorie Gordon; Heroine or Fanatic?" "Fifeshire Tales," "Colwyb's Promise," etc.

"Cold and tearless she left her home." *p.* 18.

CHAPTER II.

MARTIN REDFERN'S OATH.

It was a week later, and three people were standing in Mr. Redfern's study—Ella, her husband of an hour, and her father.

Robert had just told the old man of their marriage, and he was staring at both, as if the news had paralysed him. As indeed it had.

He had never thought she would disobey him. Ella, the gentle daughter who was like the wife he had loved fondly in his own way, but who had been spared to him only one year—Ella, who was his ideal of gentle and biddable womanhood, flesh of his flesh, bone of his bone, his very own! She who was to live always at the Hall, Mark's wife, but his daughter still—one of the richest women in the county!

And now she had done this thing, and disobeyed him; the Hall would pass to Mark, his grandchildren would never inherit it; and she had married an obscure artist, a man of no account, of no standing, no position! He told himself these things as he stood there now. His face looked so dreadful in its horrified surprise that they dared not say more, after Robert's brief and respectful communication, and Ella waited with her heart beating wildly. He turned first to her, and even his voice had changed; it sounded choked and cold, and as if he hardly knew how to find words.

"This is true—not a ruse to make me give in?"

"It is true, father—we were married by special licence this morning."

It was all she could say, and he listened, then asked with a sudden strange change of manner, "Why did you come to tell me?"

"Father—to ask for—to pray you to forgive me!"

He almost smiled. "You knew me very well when you did so! Forgive you! *Forgive you*—now! Well, it does not matter, I suppose; you have taken your way. Now it is my turn to take mine; but don't say I did not warn you—you can't say that, either of you! I laid the matter very plainly before you—and you chose—to ruin my fondest hopes—to make my word to Mark of naught—to disobey and thwart me! It seems I never knew you, but that is no uncommon thing, I suppose, and the old fashion of obedience is out of date. We live in a new age of 'obedient parents'! Well, why don't you go?"

She had expected furious surprise and wrath; his coldness terrified her; but as she drew near, and laid her hand on his arm, a little sob breaking her voice, Robert saw him start back as if stung.

"Father, do not speak so! I love you, but I could not obey you in this! Have pity on me, father; love is so much to a woman! Robert is so good, and we love each other dearly! Think of your own marriage, and of my mother. Forgive me, say you will try to forgive me!"

He turned on her fiercely then. "I shall never forgive you as long as I live! I shall never see you or yours again! I am sorry that your eyes ever opened on the light. I shall never look upon your face or hear your voice again as long as I live—neither you nor yours! You are dead to me from this hour! I shall never mention your name, or allow it to be mentioned. Don't attempt to write to me—don't attempt to come near me! Do you hear, do you understand? I swear that I disown you! From this hour I have no child. Mark Redfern is my heir, and my adopted son. I care not what becomes of you, or whether you die or live, prosper or suffer! Now go with the man you have chosen—out of my sight—out of my memory. Go before I curse you, for there

are curses in my heart! And remember what *I have vowed!*"

She had shrunk back, white, terrified, shuddering, as the wild and furious words fell one by one upon her ears. Robert took her hand and tried to lead her away, but she broke gently from him, and going once more to her father's side, fell upon her knees by his chair, and tried to lay her head on his breast.

"Father—father, you kill me by such words!"

He thrust her away, but she clung to him with despairing strength. "I won't ask you to forgive me, dear father, only do not speak so! You loved me once! I am your daughter. Only say good-bye once, dear father, for all the years!"

Then, as he pushed her again from him with an oath, Ella rose to her feet, and looked around for her husband; she took his hand eagerly, speaking almost wildly, "Robert, let us go—he looks at me with such terrible eyes—it breaks my heart—take me away."

They went to the door then, where she stopped. Mr. Redfern was not looking at her, but straight before him with stonily staring eyes; hearing them pause, he pointed with his hand, "Begone!"

"Good-bye," she whispered, "good-bye;" and then, clasping her hands above her heart, with a sob which afterwards haunted him sometimes in the dark, she turned away. They were gone.

She was tearless when they passed down the familiar corridor, and out on to the sunshiny lawn, and even when they looked back at the old house, left thus for ever, no more tears came.

The memory of her father's words had made her cold and still. She forgot to look up at the window where the housekeeper and some of the servants, who all loved their gentle mistress, were gathered—forgot to wave her hand as she had promised. Cold and tearless, and with a frightened, horrified look, she left her home to begin the new life.

She loved her husband dearly, but it was a dreadful beginning, and even Robert's tenderness could not make her smile—not yet, not while that furious face, those terrible words were so fresh in her memory!

That night they left for London.

* * * * * * *

The evening was late, and the soft twilight was dimming the rays of sunset which had flooded Mr. Redfern's study, when he at last looked up, and finally rose.

The red beams of the sun, slanting through the window, fell full upon a picture which hung above the mantelpiece. Mr. Redfern's eyes were attracted to it, and he paused and stood still, his hands clenched.

It had been painted by Millais; and was a masterpiece which had attracted crowds during one summer, when Mr. Redfern lent it to the Grosvenor.

A child in a little short blue cotton frock, the soft fair hair peeping out from a dimity sun bonnet; in her hand she held a doll by one arm, and the grey-blue, serious eyes—they were almost as childlike in their glance now—looked straight up at you, with the sweet confidence of childhood.

The portrait was painted as only this great artist can paint childhood's charm, and Mr. Redfern, gazing now, grew white to the lips. For almost twenty years that little face had been his companion. He had been wont to stand idly and gaze upon it, thinking of the time when she had been like that, and had walked with him round the garden, the little soft hand in his, the gay tongue chattering merrily.

Ella the child had been even dearer to him than Ella the woman, for with years the confidence and friendship altered, as they sometimes do when the sweet illusions of childhood fade, and older eyes read what children do not see. He looked and looked now; then suddenly rang the bell.

When the man answered it, he said briefly, "The steps, Briggs, and a knife; and ask Mrs. Leslie to come here."

Ten minutes afterwards the old man mounted the steps, and with his own hands cut the picture down. When he reached the ground, holding it with considerable difficulty, Mark Redfern and his son stood watching him at the door.

He did not look at them as he laid the picture beside the housekeeper. "Have that taken up to the attics—or to your room—out of my sight, and understand that my daughter's name is never to be mentioned in my hearing by you or by anyone. That will do."

When Mrs. Leslie, not daring to express her feelings by more than a "Very well, sir," accompanied by a suspicious sob, had left the room, the old man turned to his brother.

"What has Ella done?" asked Mark.

"She has married Robert Hilary," and then he put his hand on his nephew's shoulder. "My daughter has made me break my word to you, Mark; but I'll keep to the spirit of it. There is no going back with me! Her fortune shall be yours when you inherit the Hall—on one condition."

"And that is, sir?"

"That you never mention her name to me, or before me. I have sworn never again to see her or hers. Never again! She is as one dead to me."

And then he turned abruptly away, and left the room.

The two men left behind looked at each other, and at last Mark smiled. "She has cut the knot exactly as I wished. I am really infinitely obliged to her! Don't look so glum, father. I by no means fancied Ella as a wife, and I have gained the fortune without her, and with no trouble of my own. Dame Fortune is kind!"

"Hum! I daresay you are right!" said his father. "I think the girl is foolish. That's a fine picture; I'd sell it if I were Martin."

Doubtless he would have done so; meanwhile they regarded the portrait critically, and the childish glance seemed to smile back confidence and love into the cold eyes which had regarded her grief with calculating indifference, and in the time of her despair and need had turned coldly away.

"You can sell it when your uncle dies," Mark Redfern said; "it ought to fetch almost £2,000. Pictures like these are good investments."

"I shall certainly sell it! Where are you going to put the picture, Mrs. Leslie?"

The housekeeper, who had returned, answered before she lifted her precious burden: "Where I can 'ave it before my eyes, sir—in my own room—and where them as loved Miss Ella can come and see it too. I shan't let any see it but them as 'as loved her always, and wouldn't do her 'arm to save their lives—no, not to gain a fortune!"

And with this parting shaft, spoken with suddenly choked voice, the old lady left the room triumphant.

"So *that's* over!" Mark Redfern sighed, with an extremely relieved expression, and then he, too, left the room. He thought he had seen the last of his cousin, for he knew his uncle's iron will, and, as he had said, he was really extremely obliged to Ella. Now she was out of the way, and everything should go as he wished; of that he was sure. By which we see that no thought of any Power omnipotent to right the innocent, and care for the wronged and oppressed, troubled Mark. "The mills of God grind slowly, but they grind exceeding small."

He forgot that.

CHAPTER III.

AFTER TEN YEARS.

In a little street, not far from Campsley Road, London, the July sun was beating down fiercely on a certain day ten years later.

It was not a very desirable or pleasant street, albeit it possessed the somewhat ambitious title of "Paradise Row"; one was rather inclined to wonder who bestowed the name, and on what he based his claims; one hardly expects to find much appertaining to Paradise in such streets and houses. Not but that it was respectable in the extreme, and as everything is, after all, only judged by comparison, I suppose the dwellers in slums not far from Seven Dials might have thought Paradise Row indeed an abode of bliss. There was no denying the fact, that although not exactly aristocratic, still, as Mrs. Jecks, the chemist's wife round the corner was wont to remark, "It is only ten minutes from the Campsley Road, and to get into town from there is the easiest thing in the world," and the Campsley Road was only an inferior Piccadilly or Pall Mall to the dwellers in these regions.

The sun was beating down very strongly upon the little row of brick houses on this certain Monday only, the glare almost dazzled the eye; they were little brick buildings with flights of steps leading up to the doors, and pillars supporting the flimsy porticos. There were hundreds of the same kind, I suppose, in a hundred streets around, desperately cold in winter, and letting in all the glare and heat of the summer solstice now.

In the tiny parlour of the end house two of the blinds were drawn down to meet the sashes, which were open in the evident hope of catching a stray zephyr—if, indeed, anything so pleasant as a zephyr ever visited Paradise Row—and a man sat in a chair facing the street, one thin hand supporting his head.

Sultry as it was, he was dressed in a flannel dressing-gown, and several cushions propped up at the back of the chair seemed to betoken that he was still an invalid. One glance at his face betrayed the fact very clearly.

His pleasant brown eyes were unnaturally large and encircled by dark rings, the cheeks were emaciated and pale, and the thin hands almost fleshless; yet it was an exceedingly pleasant face, though there was an expression of suffering now which was very noticeable, and he sighed wearily several times as if in pain of body or anxiety of mind.

"Ella!"

In answer to his call a lady looked through the folding doors which divided the bedroom from this room, and then she came towards him.

"What is it, dear?"

I wonder if you would have recognised her face as she bent over her husband, placing one hand tenderly on his shoulder?

But for the gray-blue, strangely beautiful eyes, I do not think many would have recognised Ella Redfern in Ella Hilary.

She was older for one thing—very much older-looking—though it was not the weight of the years, but what the years had brought, which had so changed her. Her face was very thin and pale, and every trace of her once pretty colouring was gone; but for the beautiful eyes she could now have laid no claim to beauty, if such a claim can be said ever to have existed in Ella's thoughts.

But it was more the expression of the face which was changed; she looked as she stood there in the bright sunshine as if sorrow had laid its hand on her very heavily, as if care and anxiety had a great deal to do with the weary and anxious expression of eyes and lips. And there was a worn look which was strange in so young a woman; she was only thirty after all. But Ella had suffered more in these ten years of her married life than many women suffer in all their lives—childhood, girlhood, and womanhood.

The first year had been one of almost unalloyed happiness. They had spent it abroad, Robert working hard at his profession. A little more than two years brought the first grief, for Ella's baby died, and then they returned home. After this troubles seemed to gather thickly. They took a small house in London, and here Robert caught typhoid fever, which left him delicate and ailing, and then two children in succession died while still babies. We know how Shakespeare puts it:

> "When sorrows come they come not single spies,
> But in battalions!"

But it was more than two years previous to the events of this chapter that the last blow fell; then Robert lost all his little fortune in the sudden and unexpected failure of a Scotch bank. Everything was gone, and the artist felt almost desperate as he thought of Ella and their one little girl. The fever had left him very delicate, and little able to work or to combat with poverty. Bravely as he and Ella struggled on, they could not but acknowledge that it was but a difficult and chequered future which seemed to stretch before them. They did struggle bravely, though the traces of the conflict were very apparent now. Robert confessed that it is well to be an artist with an income of a little over five hundred a year to fall back upon, but when the brush is all, and for all, then matters are very different. Except for the favoured few, art, like literature, is a good staff but a bad crutch.

They never thought of applying to Mr. Redfern; his forgiveness had long ago seemed hopeless. Twice after her marriage Ella wrote. On each occasion the letter had been returned unopened, and, lastly, the old housekeeper had written, saying the master was as hard, as inexorable as ever—her name was still forbidden. Life grew very hard; they moved from their pretty little house in Kensington to poorer and poorer abodes, till at last they took two stuffy little rooms in Paradise Row. Even these they were thankful for, and could not have afforded had not the house belonged to a woman whom Ella had befriended in her prosperity, and who proved a friend in need to them now. Robert had been able to earn a scanty and precarious living with his brush and by giving lessons, until six months ago, when a severe wetting had brought on rheumatic fever.

Ella nursed him through that as she had nursed him through the other dreadful fever, and she taught and tended Dot, and besides did fine sewing for a shop in town.

The one silver lining of all the dark clouds was the pure, faithful love which no trouble, care, or sorrow had ever been able to mar or embitter. "What but love," Ella often thought, "could have helped us, or brought us through it all?"

But the struggle was very hard, and of late she had sometimes almost despaired. She had to give her husband tolerably nourishing food; he would have died in his delicate state had that been wanting, and Dot must not want or cry for bread—these two must not be hungry. It did not matter if she lived on bread and skim milk, or little more, herself! Mother-love is like pride, it knows no pain!

Every day about one o'clock she went, for a trifling sum, into town to bring home a neighbour's little girl from school. She saw after her husband's pictures at the same time, and always said she "had her dinner in town." Robert

would have broken his heart had he known what these dinners consisted of. He asked her once, and she said, "Soup and bread." It was true, for she had given herself a treat that day, but, generally, I think it was bread without the soup. Bread was her chief staple, and milk and "something for tea"—Robert never knew exactly what.

"What is it?" she asked now, and her husband glanced up very wearily.

"Where is Dot?"

"Playing with her doll on the grass," she answered, with a faint smile. "She has been so good, Robert, and Mrs. Driver has promised to take her out this evening. I like her to be in the open air, and Mrs. Driver is very kind."

"It is so hot," poor Robert said, restlessly. "Is it not nearly tea-time?"

She sighed faintly as she looked at his feverish lips. "No, Robert; but let me get you some lemonade—there is still a little left."

She went into the next room and got the jug, pausing a moment to look out at the little figure seated on the grass. It was a very tiny plot of baked, yellow grass, surrounded on all sides by dirty brick walls, above which were the windows of many houses similar to Paradise Row, and it certainly hardly deserved the title of "garden" by which it was designated; but Dot, happy little mortal, knew no other, and she was quite content. To lose even this would have been a great deprivation to her. She had been to the parks once or twice, but such little feet could not walk far, and her mother could not afford to take car or omnibus.

"Dot's dolly is sleepy now," she called out in her sweet voice, as Ella smiled and nodded to her. "May Dot come in now, muzzer?"

"Wait a little, darling," Ella answered. "Mother will call to Dot when she wishes her to come in."

The child lifted her patient little face, with a very contented "Vewy well," and then her mother turned away with the lemonade.

"I *wish* she had more fresh air," Robert said, as he put down the glass. "And you, Ella—how thin you are! After all, to cast in your lot with mine was to choose a thorny way."

"Hush," she answered, sitting down on a low stool at his feet, and resting her head against his arm; "you are only dull to-day. The thorny way is your way, therefore it is mine, and God will lead us through; He has never deserted us yet, Robert; we must not be impatient, dear. I am very well, and so is Dot. If I could only see you gain strength!"

"Yes, strength enough to work. If I could get the loan of a five-pound-note, Ella, and get away to the sea-side, even for one or two days, I *think* I would be able to work. It is that keeps me back, the thought of sitting here idle! I could bear everything but that; and you, Ella, you are *sure* you are well?"

She raised her beautiful eyes to his anxious, troubled face, with their ever-loving, comforting look. "Robert, yes, I am well, quite well. I am always thin, you know; and this hot weather is trying to everyone."

"I have been reading this," he went on, touching a book which lay on the window-sill; "and the scene is laid at the sea-side. I think that is what set me dreaming and longing so for the sea. And it is *so* hot, so stifling here! Ah, Ella! think of wide stretches of cool, wet sand, and the blue sea breaking and dashing up in those long waves, crested with white; think of the cool rush and plash, and the flaky, eddying, creamy foam! Oh, if I could only *see* the sea—even smell its cool, salt breezes from afar—only for five minutes!"

His pale face had flushed in his excitement. Ella heard his heart beat fast (he was so easily excited now) beside her head; she felt the hot, tight clasp of his thin hand, and her own eyes filled with tears.

"Perhaps it is just the utter hopelessness of the thing makes me long for it so," he continued, after a little. "But the wish, the longing, haunts me continually. It seems like a dream of Elysium! And last night I dreamt we were there—you and Dot, and I—and Dot was wading, with her little bare, pink feet shining in the water; you and I were sitting on the sand, looking out on the sea. I seemed to *hear* the noise of the waves, Ella, I *felt* the cool, sweet wind on my face! And then I woke up, and the sun was pouring in, and there was the hot, dusty little street!"

He broke off, a sob, born of utter weakness, in his voice. "I am ashamed of grumbling, and you are so patient."

"I have not been racked with pain for weeks," she answered tenderly; "nor cooped up in this little, hot room. It is not grumbling, Robert; but we must try and look forward. The longest lane has its turning, dear husband; there *is* the silver lining behind the darkest cloud, though we cannot see it."

"You and Dot are my silver lining," he said, with his faint smile. "That thought always comforts me. But not to be able to work for you—to see you growing thin and pale——"

"Muzzer, *may* Dot come in?"

The plaintive little voice, coming through the open window, was not to be resisted, and Ella jumped up with a start, and ran to the next room.

"Yes, darling; mother nearly forgot. She was talking to father."

Dot gathered up her doll, and in a few moments they heard her voice on the basement stair, and then the little feet running along the passage. Presently she appeared, her pretty face flushed, and her eyes—Ella's eyes in form and colour, and with Ella's sweet, open look—bright with pleasure. She was a quaint little figure in her faded blue cotton frock, a white dimity bonnet on her head, and a very ancient doll tightly clasped in both arms.

"Dot was dettin so hot," she announced, depositing Lolla on her father's lap, and pushing her soft, golden hair back from her little flushed face. "Tea weady, muzzer? Dot firsty, and Lolla too."

Both parents laughed at the meekness of the ingratiating little voice, and then Ella left them to see about the much-desired beverage, while Dot nestled into her father's weak arms, and told him a long and somewhat rambling narrative of Lolla's misdeeds, which was rather unintelligible, but which seemed to afford him more gratification and sweeter pleasure than the finest romance.

"After all," he thought, the childish tones seeming to lull his troubled heart to rest, "after all, we are together—I and my darlings—and to have this little head nestling here, to hear her sweet voice, feel her soft kisses on my face—oh, I am not forsaken or forgotten after all!"

And then he fell to dreaming over Dot's softly ruffled hair, while she prattled on. The night of doubt and sorrow was long, but, as Ella said, God had never deserted them. He would *never* desert those who trusted in Him. Robert's thin face grew more peaceful, and when Ella came in with tea, he was so quiet that she thought he was asleep, and she laid her hand lightly on his forehead. He took the hand and kissed it, and they smiled in each other's faces. There was light still in the dark days; the light which shines on the path of all who wait and trust upon Him who is all-pitiful, and who has said He careth for us.

(*Continued on page* 33.)

THE BANK OF ENGLAND.

THERE are few buildings in London upon which our country cousins gaze with greater reverence than the low, Corinthian pile, whose windowless walls and grimy columns undoubtedly have a very sombre appearance, suited to the gravity of the business transacted within its precincts. Copied for the most part from a heathen temple, it is not an unfit shrine for Mammon in our money-loving London. And though the Cockney may laugh in good-humoured contempt at the old-fashioned ways of the "old lady in Threadneedle Street," he secretly regards the Bank with awe as the "financial Providence" of the country. This was the feeling, no doubt, that Addison brought away with him when, after a visit to the Bank of England, he sat down and wrote his whimsical sketch about the decay of public credit, and its revival by the entrance upon the scene of some one whose name he does not give, perhaps the red-gowned beadle, whose magnificent attire led most of us, when we were small boys, to regard him as the tutelary genius of the place.

The Bank of England.

The necessities of kings and governments have often been the undesigned promoters of great and lasting institutions; and while we give every praise to the forethought and skill of that restless Scotsman who advocated the establishment of the Bank, in season and out of season, we must not forget that it was the pecuniary embarrassments of William the Third's government that led them to adopt William Paterson's proposals.

The king was at war with France, and money was very much wanted. Nearly a million and a-half of money was needed, and the task of raising it seemed fearfully formidable two hundred years ago. This was the Scotsman's opportunity, and he took it; and in return for a loan of the above-mentioned sum, the Government agreed to pay 8 per cent. interest, and to incorporate the subscribers into a society to be called "The Governor and Company of the Bank of England."

This financial mustard-seed, that was to grow to a great tree, was not planted without opposition. For some reason or other, the scheme was considered Dutch in its origin, and some people rather ungratefully declared that they had too many Dutch things already. But the Queen vigorously supported her husband, and urged him to stand firm; so the Bank Bill was passed, and the Charter of Incorporation was signed on 27th July, 1694. The Bank was destined to have for a very long time a chequered career, but it had come to stay. Of course the charter has often been renewed and greater powers have been bestowed, but the services that the Bank has rendered the commercial interests in times of crisis are written large in the financial history of the country.

The business of the bank was at first transacted in the Mercer's Hall, but was soon transferred to the hall of the Grocer's Company. It was here that Addison visited it, "and was not a little pleased to see the directors, secretaries, and clerks, with all the other members of that wealthy corporation, ranged in their several stations according to the parts they act in that just and regular economy." It was very soon found necessary to remove the Bank to more commodious premises, and to do this, the garden and grounds of Sir John Houblon, its first governor, were purchased and built upon. The foundation-stone was laid in

1732, and two years later the business was transferred to its present site in Threadneedle Street. In pictures of the old Bank still extant, it certainly presents a very humble appearance; but, as financially it had even then outstripped everyone's expectations, so architecturally it grew until it absorbed the church of St. Christopher Le Stocks, the churchyard, and nearly all the parish. The beautiful garden, which is such a pleasant surprise to everyone who has ventured inside the gloomy gateway, was originally the churchyard. Many architects have had a hand in the building of the Bank, but its present appearance is said to be due to the labours of Sir John Soane. The style is Corinthian, copied, with some alterations, from the Sibylline Temple at Tivoli. The chief cashier's room is an imitation of the temple of the Sun and Moon, and the Consol department is built in the fashion of the Roman baths. The Lothbury entrance is the most ornamental, and has been enriched with sculptural decorations by Banks, an artist of no mean ability. However, one is saved the trouble of any lengthy description, because almost everybody is familiar with the building, either from pictorial representation or personal observation.

Any respectable person is allowed to enter the Bank and look round, and when the Jubilee coinage was first issued, the Issue Department presented a very animated spectacle. Formerly visitors who armed themselves with an order were shown over the Bank; but there is really not very much to see. Ever since the dynamite scare, this practice has been discontinued, and now only those who are personal friends of the directors, or acquainted with the head of one of the great financial houses, are allowed the privilege of viewing the bullion-vaults and the other more private portions of the Bank.

To have an account at the Bank of England would seem to the uninitiated a very desirable thing, and to be a clear indication of a sound financial position. But those who are engaged in business know that the cast-iron rules of the Bank have acted prejudicially to the development of that department of its business. Of late years wiser counsels have prevailed, and the number of accounts has largely increased; but it was not until last February that the Bank acknowledged that "it gave any interest on the money which was deposited in its hands by the Government, by corporations, by clearing-houses, banks, or by the general public." It did give interest occasionally, but in a roundabout way. Now it has made arrangements with several large concerns to take their money, lend it at interest on the Stock Exchange, and allow a proportionate rate of interest to depositors. And in this, and other ways too technical to interest the general reader, the "old lady" is waking up. It may interest some to know, however, that no particular sum is required to open an account. The only conditions are that the person applying should be respectable, and in a position to require a banking account.

To tell the story of the wonderful progress made since the humble beginning in 1694, would be impossible in the narrow limits of this article, but one or two of the dangers to which it has been subjected may be briefly mentioned. Its chief enemies have been financial panics and forgers. It had hardly begun its career when its existence was threatened by a panic arising from a scarcity of money in England. The old coins had been called in, and the new were not ready for issuing. It was only by the most desperate expedients that failure was staved off. Ten-pound notes were sometimes worth less than eight pounds. It was not until 1833 that Bank of England notes were made legal tender everywhere except at the Bank itself. In that interval there were, of course, several panics, and on more than one occasion the wise and prudent conduct of the directors saved the country from commercial disaster, just as it did last year in connection with the Barings' difficulties. In 1847 the Governor of the Bank himself failed, other directors followed suit, and thousands of honourable merchants found themselves in financial distress. The bank-charter was relaxed by permission of the Government and the old concern once more pulled through. The eulogy passed upon the Bank by Adam Smith was well deserved. That great authority on economics said: "She acts not only as an ordinary bank, but as a great engine of state. She receives and pays the greater part of the annuities that are due to the creditors of the public; she circulates Exchequer Bills, and she advances to the Government the annual amount of the land and malt taxes, which are frequently not paid till some years thereafter." Times have changed since then, but the Bank still remains a power for good in financial matters, and if its present vigorous policy is proceeded with, its influence must continue to be beneficial.

At the time of the Gordon Riots the Bank was the scene of a very exciting contest. It was attacked by the mob and defended by armed clerks. The old pewter inkstands were melted down into bullets, and after a desperate struggle the mob had to retire defeated. Ever since then the Bank has been provided with a military guard. Every evening a lieutenant's escort of one of the regiments of Foot Guards is marched in. The officer is provided with a dinner, usually supplied from Birch's in Cornhill, and is allowed to entertain one friend. The privates receive some small special gratuity for their duties. When the Chartist Agitation threatened to develop into rioting, the Duke of Wellington made special preparations to defend the Bank. It is now so completely surrounded by buildings much loftier than itself that its defence would be no easy task.

Panics and mobs have hurled themselves at it in vain, but forgers have been more successful in inflicting heavy losses upon it. The first man who is said to have forged its notes was a young linendraper named Richard Vaughan. This was in 1758, and since then, alas! what a gloomy procession of malefactors have suffered for this crime. The last attempt on a large scale was in 1862-3, but was speedily detected and the culprits brought to justice. The bank-notes are never re-issued, but are marked off in the books, tied up in bundles and burned. When it is remembered that some of the larger notes are drawn out and paid in again the same day, this practice of destroying them seems rather wasteful. It has been calculated that a five-pound note remains in circulation on an average seventy-two days, a thousand-pound note only eleven days. Bank of England notes are, as every one knows, payable to bearer, but it is very customary to ask people to endorse them. In the papers a few years ago there was an account of an amusing incident that took place at the Bank. A gentlemen presented a note for a large amount, but as he was a stranger to the officials they asked his name. He refused because the note was payable on demand, and after a great deal of altercation consented to give his name after they had paid him. The cash being handed over, the enquiry was renewed; but to the question, "Now, what is your name?" the stranger gravely replied "The BEARER," and quietly walked out. Many stories, grave and gay, might be told about bank-notes. Of course the most careful precautions are taken to prevent forgery, but the temptation is so great that the terrible risk is forgotten. In 1873 the Bank was victimised by a gang of clever Americans who imposed upon

it immense quantities of forged bills. These were very close imitations, and the specimens I saw at the time only served to convince me of the risks which all financial houses must run in this connection. The bills were marked forged, but the experts assured me that it could only be positively asserted from the fact that genuine bills had not been issued.

The making of the special paper for bank-notes is an operation performed with the utmost care, and the printing is now exceedingly difficult to imitate. To the miser no doubt there is a music in their crackling sound that no sonata of Beethoven's can rival; and for most of us they have a certain potent charm. It is enough for us here to remember that they have played a notable part in our English commercial life; and, for aught we can see at present, for a long while yet we may use as our highest eulogium of any financial undertaking, the time-worn adage, "it is as safe as the Bank of England." J. Fuller Higgs.

FOOD AND DRINK.

BY JOSEPHA CRANE,

Author of "The Art of Nursing," etc., etc.

I.—Bread and Butter.

In the olden days there used to be a bread market in London, and we still have a memorial of the fact in the street called Bread Street, where the old market used to be held in the days of Edward I. In this street, by the way, Milton was born.

In these times bread is usually bought at a baker's, and very few people make it at home; but as it is indeed the staff of life it is most important to see if the bread you are eating is good, and also to recognise how important it is as an article of diet.

Dr. Pavy says: "Of all articles of vegetable food, bread must be considered as the most important to us. It constitutes a product of art, and amongst all civilised people the process of manufacture is known and put into practice, evidently on account of the favourable state in which the elements of food are placed for undergoing digestion. It is only from some kinds of grain that bread can be made, and no bread is equal to that prepared from wheaten grain. The amount of gluten present, for which this kind of grain is distinguished, gives it the property required for yielding a light and spongy form of bread, and it is to this lightness or sponginess that bread owes its easy digestibility; for according to its porosity so is the facility with which it is penetrated and acted upon by the secretions of the stomach."

Wheat is a grain which is produced by several kinds of the genus *Triticum*, the most common being winter-wheat and spring-wheat. Wheat, like rye, oats, barley, and rice belongs to the natural family of the grasses—*Gramineæ*—and this family includes some of the most useful plants known in Europe. A poet once said most truly, "A cornfield represents God's battalions against hunger."

The flour of wheat consists of starch and gluten with small quantities of gum, albumen, and certain salts. Gluten is composed of three nitrogenous substances, one of which, fibrin, is found in great perfection in oatmeal. Gluten is a very important part of wheat, as it provides the nitrogen, which is, as we know, part of our necessary food.

What is called "seconds flour" is considered to be more nourishing than pure white bread. Very delicate people, perhaps, may benefit from bread where all the bran is removed, as bran contains fat as well as phosphates, but for people in ordinary health wholemeal bread is the best. It should not, however, be very coarsely ground, as if it is it has a very distinct effect upon the digestion, and has its specific use as a remedy in certain cases, but is not good for ordinary people.

In case you may like to make some bread yourself which answers the above requirements you can do so with the following ingredients:—

2 lbs. coarsely ground or crushed whole wheat-meal, ½ lb. fine flour, and yeast and salt in the usual proportions.

Mix all well together, then rub in two ounces of butter, and make into dough with half milk and water, or with warm skimmed milk, or if preferred, altogether with milk. This should be made into flat cakes and baked at once in a quick oven. Let them afterwards finish thoroughly at a lower temperature.

Fine white bread contains very little gluten, and this, of course, with rich people is made up for by the use they make of meat and eggs, but to the poor it is of importance to use bread made as I have said with seconds flour.

One pound of bread supplies us with between ninety and one hundred grains of nitrogen, and about twenty times as much carbon. It has been calculated that 2½ lbs. of bread can really supply the daily wants of man, as regards the most costly element, nitrogen, and in the use of flour generally very great variety can be obtained. Butter, lard, suet, dripping, can with it form puddings and crusts, but it must be always borne in mind that suet crust is the most digestible. As the aerated bread is so much used now it may interest my readers if I quote verbatim from a medical book the actual process known as Dr. Dauglish's.

"The flour is introduced into a strong, air-tight iron

receiver, and afterwards mixed by mechanical means with water impregnated with carbonic acid gas, under a high pressure. Through an opening below, which can be unclosed when the operation of mixing is complete, the dough is forced out by the pressure existing within, and with a suitable contrivance may be received and conveyed under the form of loaves to the oven without being touched by the hands. Vesiculation is produced by the expansion of the carbonic acid gas with which the dough is throughout intimately incorporated, such expansion occurring with the removal of the pressure, and, still further, from exposure to the heat of the oven. This process, it will be seen, involves the employment only of the three essential ingredients of bread—flour, water, and carbonic acid gas; but, as with other kinds of bread, some salt is also added. Nothing occurs to produce a change of any portion of the flour, except such as is induced by the action of the heat in baking. The product represents the purest form of bread, if simplicity of composition is to be taken as a criterion. As regards taste, however, it possesses, without there being anything objectionable, a distinct character of its own, and there is an absence of the agreeable flavour belonging to good bread of the fermented kind. It may be remarked that it keeps sweet and good much longer than fermented bread."

Many people prefer new bread to stale, but it must be remembered that it is less digestible, and if there is any weakness of stomach is very apt to disagree with the eater of it. Light, porous bread is digestible, and when bread is stale it is easy of mastication. Soft, new bread, however, is difficult to masticate, and is very apt to clog together, in a close mass, which when it reaches the stomach is less acted upon by the digestive juices.

If you like to freshen up your stale bread you can put it into the oven for a little, but it must when withdrawn, be eaten soon, as the second baking spoils it very much, and renders it almost unpalatable after a time.

Bread is very much more digestible when toasted. Water is driven off, and it becomes more firm and crisp. This, however, is when toast is properly made. At how many breakfast tables have I not seen—and, alas, eaten—toast which betrayed the utter ignorance of the cook as to how such a simple thing should be prepared. It was, whether thick or thin, flabby and leathery, or else merely a piece of bread quickly scorched before the fire.

Now years ago I read how toast should be made, and I have taught many others besides myself how to make it. It is so simple after all! Remember that if the moisture is left in the bread—and in new bread it is more prominent—then the toast cannot be crisp, so you should at first hold the slice at a little distance from the fire. You will notice that the steam will quickly be drawn out by the heat, and when it ceases to come from the bread, then hold it nearer, and in a few moments it will be brown, and the result a crisp, digestible slice of toast. If you are making toast for toast-water, a most cooling and excellent beverage, you should make it thin and crisp, and toast it so much that it is almost charred.

Pulled Bread is most valuable for all who suffer from dyspepsia, a very common malady as it seems from one's daily experience. It is made thus. You must use only the crumb of a new loaf, pulling it into pieces with your hands. Put these pieces on tins, and place the tins in a quick oven. Turn them when scorched on both sides—scorched, not burnt, please observe—and then put them into a drying oven for three or four hours to send away all the moisture.

In every well-arranged household care should be taken to prevent all waste of bread. Nursery puddings can easily be made with stale ends of bread if allowed to soak long enough, and the tough pieces of hard bottom crust only used when thoroughly soaked until soft. It is easy to use whole stale loaves or pieces, which can be cut into dainty slices for bread-and-butter or cabinet puddings. But I was thinking then chiefly of the odds and ends which often find their way into the swill-tub or ash-pit, and which could with care be used. Trim them nicely, so as to take off the appearance of their being scraps, and put them into the oven until they form nice rusk-like pieces, which if put on the table with cheese and butter will be very generally liked. Only remember, niceness in their appearance goes a great way towards making them appetising.

Butter naturally follows upon the consideration of bread. Rancid butter is one of the bugbears of the housekeeper, and in very hot weather fresh butter is often apt to become so. This is caused by the nitrogenous matter of the milk with which the butter is impregnated, fermenting and setting free the fatty acids. The more butter is washed the longer it is likely to keep good.

Rancid butter can be made eatable by melting it, and scalding it over and over again with boiling water, so as to remove the fatty acids. If the melted butter is poured into ice cold water, it is said that it becomes almost like fresh butter.

If there is salt in butter it is more likely to keep good than what is called quite "fresh butter." The salt checks the decomposition of the caseine that may exist in it, and so retards the change in the butter itself. This is why salt is valuable as its preservative agent; and sugar has the same effect. There is a certain amount of salt in all butter, even that called fresh butter. The usual average in the latter is from 0·5 to 2 per cent. In salt butter the salt should never exceed 8 per cent. in amount.

Butter should always be excluded from the air. If you keep butter in water you should be careful to renew it every day. If you do this you can keep butter good for a week, or even more. The more the buttermilk has been removed in churning the longer the butter will keep. A weak solution of tartaric acid has been found to answer well for keeping butter, instead of keeping it in water. An experiment was tried upon some butter, and at the end of two months it was found to have kept fresh under a temperature from 60° to 68° Fahr. Rancid butter, it must be remembered, is not only nasty, but unwholesome, and very likely to cause gastric derangement.

In all butter, some of the watery portion of the milk is still there, but it should not exceed 5 to 10 per cent., though it is often found in larger quantities. Retail dealers often beat up butter with water before weighing it.

There is a description of butter called "bosh," which on analysis has been found to contain a proportion of water which sometimes amounted to a third of the article.

For the table butter always looks best if made into small rolls or balls. Wooden spades, ridged, can be had of any ironmonger or dealer in household goods, and these dipped in water can be used to shape the small pieces of butter into rolls or balls. In a pretty butter-cooler with fresh parsley, the butter shows to great advantage, and does not get messed about as it often does if left in a large pat.

Fugitives from Pompeii. *[From the painting by F. W. W. Topham.*

FUGITIVES FROM POMPEII.

Pilgrims from the mount of danger,
Weary-footed, on they go—
Skies behind are strange and wrathful,
Hearts are rent with fear and woe;
Oh, the home-life passed and o'er!
Oh, the unknown road before!

Scenes of toil and scenes of pleasure,
Treasured haunts they loved so long—
All are doomed to swift destruction;
Haste, oh, haste, ye trembling throng!
Linger not, nor trifling wait—
Refuge seek, ere yet too late!

Some to Juno cry for succour,
Pleading loud with "Heaven's Queen;"
Sullen thunder seems to answer,
But like music notes between
Floats above a trustful prayer—
And the name of Christ is there.

Close, ah, close doth ruin threaten,
Priests and nobles hold their breath—
Yet a humble heart is calling
On the Lord who tasted death,
And across the darksome scene
Breaks Thy light, oh, Nazarene!

Let the sad hearts be of courage;
Somewhere, under brighter skies,
Weary footsteps shall be rested—
Homes of blessing shall arise;
Gentle deeds, like summer rain,
Waken flowers of joy again.

We, too, are but passing pilgrims,
Wrath and woe behind we leave;
We are looking for a City
Where no change, no tears shall grieve.
Though an unknown path we tread,
Deathless Love is round us shed.

Forward, to the Home of promise!
Forward, whatsoe'er await;
Lord, to Thee we leave our future—
Thou art caring for our fate.
Pressing on with steadfast mind,
Faithless doubt we leave behind.

On we go, and fear no evil;
Nothing can Thy people part
From the shelter of Thy mercy,
From the stronghold of Thy heart;
All across each unknown scene
Shines Thy Light, oh, Nazarene!

Margaret Haycraft

SLÖJD.

The following brief account of the Slöjd system, and of a recent visit to the Swedish Slöjd schools may be of interest to those who value technical training.

The word Slöjd comes from an old Icelandic word signifying "skill;" thus slöjd is applied to any work requiring skill. "Hemslöjd" (home slöjd) usually signifies what we should call art needlework. Trä slöjd (wood slöjd) is skilled work in wood, as carving, fretwork, etc.; sten-slöjd is similar work in stone, and so on. It is however, with wood-slöjd that we have now to do, and before proceeding to a description of the buildings it will, perhaps, be as well to say a few words as to how and why the school has been founded.

Mr. Abrahamson has founded the Nääs Slöjd School entirely at his own expense, for the purpose of giving free instruction in the Slöjd system to as many persons as the place will accommodate. Students must pay their fare to Nääs, and pay for their board while there; but lodging, as well as instruction, is provided without any charge. The school will accommodate 102 students, and there are always more candidates for admission than can be received; the preference is, therefore, given to those who, on returning to their own country, will be in a position to at once extend a knowledge of the system. All nationalities are welcomed with the same hospitality.

In order to give an idea of the uses of the system, when methodically carried out, as at Nääs, we cannot do better than quote the words of the circular issued by the school, in which we are told that it aims at "instilling a taste for a love of work in general; inspiring respect for rough, honest bodily labour; training in habits of order, exactness, cleanliness, and neatness; accustoming to attention, industry, and perseverance; promoting the development of the physical powers; training the eye and sense of form;" and we are also told that the articles made during the training

must not be mere knick-knacks and articles of luxury, but must be of real use, and also afford variety; that in order to give the pupil a real interest in his or her work, the articles, when completed, must become his or her property, and that the work must exercise both the mental and bodily powers of the pupil, giving practice in the use of various tools.

It is further necessary that the articles to be made should be such as can be formed without the use of other than hand tools, the models gradually progressing in difficulty, and the first ones requiring the shortest time and the smallest number of tools to make them.

The following is a list of the articles usually made at Nääs, the numbers to the left of the column indicating those made by the men and the numbers to the right showing those made by the lady students. It will be seen that the men have to make fifty, and the lady students thirty models, to complete the course; and no student is allowed to go on to another article until the preceding one has been properly made. "Properly made" means at Nääs something as near perfection as can be attained by eye and hand; for if the article is, say, two or three millimetres only longer or shorter than the model, it will not pass, and must be made over again:—

PRIZE LIST.

1	Kinder-garten pointer.	1	23	Axe-shaft or towel-roller.	23
2	Rake tooth.		24	Foot-stool.	24
	Parcel-holder.	2		Tooth-brush stand.	25
3	Round flower-stick.	3	25	Cask-lid.	
	Letter-opener.	4	26	Ladle.	26
4	Pen-holder.			Corner bracket.	27
5	Square flower-stick.	5	27	Baker's shovel.	
	Penholder.	6		Book-stand.	28
6	Slate-pencil-holder.		28	Clothes-beater.	
	Netting-mesh.	7	29	Straight-edge.	29
7	Key-label.			Work-box.	30
8	Pack-thread-winder.	8	30	Boot-jack.	
	Wood-carrier.	9	31	Lamp-stand.	
9	Dibble.		32	Weaving-shuttle.	
	Pen-rest.	10	33	Knife-box.	
10	Harness-peg.		34	American axe-handle.	
11	Flower-pot stand.	11	35	Match-box-holder.	
12	Paper-knife.	12	36	Rounder-stick.	
	Weaving-bars.	13	37	Graduated metre-measure.	
13	Bucket-bar or handle.		38	Pen-box.	
14	Pen-tray.	14	39	Stool.	
	Towel-hanger.	15	40	Set-square.	
15	Hammer-handle.		41	Plate-rack.	
16	Tool-handle.	16	42	Marking-gauge.	
	Pen-tray.	17	43	Rake-head.	
17	Spoon.		44	Picture-frame.	
18	Bread-board.	18	45	Tool-stand.	
	Metre-measure.	19	46	Kneading-trough.	
19	Hone (for sharpening scythes).		47	Book-shelf.	
20	Scoop.	20	48	Bucket with hoops.	
21	Coat-hanger.	21	49	Writing-desk.	
22	Flower-pot stand.	22	50	Table.	

It will be seen that an effort is made to give the greatest possible variety, while making the work suitable to all comers; a man is not set to make a knitting-needle or a work-box, nor a woman to make a harness-peg or a bucket-bar.

The school itself is a good-sized building, and we were first shown into the lecture-room, which is in the form of a right-angle, the lecturer's desk being in the corner of the angle. This room contains desks and seats for some sixty-five students, and there is space for chairs to accommodate a good many more. The room also contains a black-board, a piano, and a small American organ, for it is here that psalms are sung morning and evening, and lectures on Slöjd are given at certain hours.

We next visited the model-room, where we saw the various models which are used in the different courses, and have to be accurately copied by the students. Some of the first examples in the series appear simple enough, but let those who despise the like simple tasks take, say, an ordinary taper pen-holder, and form an exactly similar article from a rough piece of birch, leaving it when finished perfectly smooth, round, and even; and we fancy their respect for Slöjd will be considerably increased.

In this model-room, in addition to the models specially connected with the course, there are a great many small articles collected from various countries, and all made entirely of wood; these are intended to show the great variety of work that can be done with the material in question.

We next inspected the two workrooms; the larger of these contains thirty-two work-benches, all of them adjustable, so that they can be raised or lowered to suit the height of the worker. On the inside of the door of this room we noticed an extract from a newspaper was posted; this extract gave particulars of the death of a young girl who had succumbed in the effort to reduce her figure to smaller proportions than those designed for her by nature. This workroom contains some 530 tools, which are placed in order—planes in one place, saws in another, and so on—ranged against the walls; and a complete list of them is posted up at one end of the room. The small workroom contains fifteen benches, and some 250 tools.

The benches are all fitted with vices, bench-stops, etc.

A short time ago we were asked to suggest some simple articles of carpentry which could be made by girls. Our idea at the time was that to wield the saw and plane was rather heavy work for girls, but after seeing the tools which have been used at Nääs by many English lady teachers, we can no longer doubt what girls can do if they like in the way of hard manual labour. It is true, however, that only ladies of good constitution are recommended to come to Nääs, as the course of study is undeniably severe.

From the workrooms we went upstairs to the sleeping apartments for men; here rows of beds stood down the middle of each room, while the washing apparatus was placed in adjoining dressing-rooms.

The whole place has an air of cleanliness and comfort; but, of course, there is no luxury, everything being plain but complete in all essentials.

The ladies' sleeping apartments are in another house over the general dining room.

The hours of work are as follows:—

8 to 9 a.m., lecture.

9 to 12 a.m., practical work in the workshops.

12 to 12.30 p.m., breakfast.

12.30 to 3.30 p.m., practical work in the workshops.

3.30 to 4.30 p.m., lecture.

4.30 to 6.30 p.m., dinner.

6.30 to 7.30 p.m., lecture or discussion.

English students are also allowed intervals of rest from 9.30 to 9.45 a.m., and on Mondays and Thursdays 2.30 to 2.45 p.m., on other days 2 to 2.10 p.m.

In winter the arrangements are about one hour earlier than in summer, in order to secure the best light for the practical work; all students are expected to be in bed by 11 p.m.

After a lengthy examination of the various models, tools, and so forth, we began to feel in need of some refreshment, and finding that, although it was vacation time, we could, nevertheless, be served at the dining-room, we adjourned to the building in which it is situated. It is

close to the school, and will seat about forty persons. During term time coffee and rusks are served here at 7.30 a.m., breakfast at noon, dinner at 4.30 p.m., and tea at 7.45 p.m.

We had placed before us as much coffee as we required, three sorts of bread, rusks, a couple of eggs, ham, cheese and butter, for which we were charged a small sum equal to rather less than sevenpence in English money.

Affixed to the door of the dining-room two notices claimed our attention. One of these mentions the conditions on which students are allowed to use the private boats upon the lake, conditions consisting of nothing more stringent than that the key of the boat-house should be obtained from the person who keeps it; that after use the boat should be returned to the boat-house from which it was taken, the oars left in it, the house properly locked up, and the key returned.

The other notice informed us that on the even dates of the month (2nd, 4th, 6th, etc.), the bathing-house would be open for ladies from 9 a.m. till 2.30 p.m., and for gentlemen at all other hours, while on the alternate days the gentlemen would have the time from 9 a.m. till 2.30 p.m., and the ladies the rest of the day.

It was further announced that no one would be allowed to swim freely in the lake unless accompanied by a boat; and students are also requested not to bathe immediately after a meal.

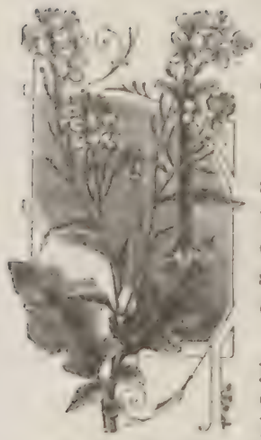
From these particulars it will be seen that the regulations by which the school is governed are framed with wisdom and liberality, and there is no doubt that the English teachers who go through the course at Nääs enjoy a healthful and pleasant holiday, in spite of the manual labour involved. The estate is a fine one, and the country round delightful; and to many a teacher—from London especially—the change must mean renewed life and vigour for the brain-work of the following term at home; while the students bring away with them a thorough knowledge of a method by which they may at once train the hands, eyes, and minds of any pupils committed to their charge, and thus render them better fitted to take part in the battle of life amidst the keen competition of the present day. To the wealthy, the mastery of Slöjd forms the ground-work of acquirements in which leisure time may be passed with equal profit and pleasure; while as to those who will have to earn their own living, we can imagine no better foundation for any technical course whatever than that supplied by an early knowledge of Slöjd.

J. Pocock.

ELSIE RUSHTON'S TRIAL.

"Joy after sorrow,
Calm after blast,
Rest after weariness,
Sweet rest at last."

Frances Ridley Havergal.



T was Sunday evening, and the sweet toned bell of St. Peter's Church was ringing for evening service. It had been an intensely hot July day, so that every window in the row of small cottages almost opposite the church was open, and the clear, silvery music of the bell might be heard distinctly.

A young woman not more than twenty years of age, was sitting near one of the open windows; and ah, I think it must have touched the hearts of the passers by, had they seen the look of hopeless depression upon that young face, while the untidy, cheerless appearance of the room, and general discomfort of her surroundings seemed to tell unmistakably, that there was some secret cause for her despondency and unhappiness.

Two years ago, when Harry Rushton had married her, Elsie had thought herself the happiest, and most fortunate of girls. Left an orphan at a very early age, this new love which had crept into her life, had seemed to her so all-sufficing and beautiful, that for the first twelve months at least, she had lived in a golden dream of happiness. Then came the awakening. For a few short weeks a little heaven-sent treasure had been lent to Elsie. A dear little baby, whose tiny, soft, helpless body nestled warmly in her arms, whose pretty, gentle blue eyes gazed wonderingly into her young mother's face; but there came a day when the mother's arms were empty, the blue eyes closed on earth for ever, and the baby lay like some pure, broken lily, gathered by the King of Love Himself.

Poor Elsie was almost heart-broken. It needed all her husband's strength and tenderness to support her through that bitter trial; and human strength, be it ever so strong and tender, is not sufficient. Ah, when we pass through the deep waters of sorrow, we need the presence of Him, of whom Isaiah so beautifully says, "In all their affliction He was afflicted, and the angel of His presence saved them." And of His personal love and presence Elsie and Harry Rushton knew nothing.

A year had passed since baby's death; and the tiny grave in the corner of the churchyard was green, and covered with daisies; but that short twelve months had made many sad changes in the once happy little household of Ivy Cottage. Elsie had sunk into a state of almost hopeless indifference, which was partly the result of grief, and partly of weakness and ill health. The neat, pretty wife, who used to gladden her husband's eyes when he came home tired from his work; the bright, cheerful, home-like room were only memories. What wonder that the husband, although to do him justice, he rarely spoke a cross or impatient word to his wife, found the company of his fellow-workmen more congenial; and gradually drifted farther and farther away from the happy home-life upon which they had started so hopefully together.

"Sitting near the open window."

Something in the sound of the church bells brought back to Elsie the remembrance of happy Sundays before baby's birth, when she and her husband had gone to church together; and she sighed wearily as she glanced round the untidy room. A few moments more, and she had decided that she, too, would join the church-goers. Anything would be better than sitting there alone, with nothing but her own gloomy thoughts for company.

"Come unto Me all ye that labour, and are heavy laden, and I will give you rest." Surely the Good Shepherd had guided Mr. Charteris, the Vicar of St. Peter's, in the text he had chosen for that evening's sermon, and truly it was the Good Shepherd's own voice, which spoke through His servant straight to Elsie's heart, in that pleading, gentle message, "Come unto Me."

Who was invited, and to whom were they to come? Mr. Charteris explained the text very carefully. "All ye that labour, and are heavy laden." Ah, there were many in that church he doubted not, who laboured in one way or another—many heavy-laden ones. Heavy-laden with unforgiven sins, or it might be, with sorrow and care; and who was this, who so kindly invited them to come to Him, and who promised to give them in exchange for weariness and struggling, rest? Who, but the Son of God Himself, the gentle, loving Jesus, the Good Shepherd, who had given His life for the sheep. But perhaps some might say they did not know how to come. There was nothing difficult about it. Jesus Himself had done everything for them, they had only to believe that "God so loved the world that He gave His only begotten Son, that whosoever believeth in Him should not perish, but have everlasting life"—and they were saved. Eternal life was theirs. They had only to kneel and tell the Saviour, it mattered not how simple and poor their words, all their sins, their troubles, their anxieties and they would find rest in His love. The love that never falters, never grows cold, but is "The same yesterday, and to-day, and for ever."

Sweet as softest music fell the words upon poor Elsie's troubled spirit. It seemed to her that she had never rightly understood the message before. For the first time, she realised God's wondrous love; and after the sermon was over she knelt, and while tears of deepest feeling streamed down her pale face, she told Him all her trouble, and asked Him to give her the much needed rest.

"Can I do anything for you?" a kind voice asked gently; and Elsie looking up through her tears, saw that all the congregation but herself and Mrs. Charteris, the Vicar's wife, had left the church.

Mrs. Charteris was neither a very beautiful woman, nor a very clever or accomplished one; but she had one quality which outweighed either of the former ones, she was perfectly sympathetic, and this perhaps was what made her so valuable a helpmate to her husband in all parish work.

It was the assurance of this that Elsie felt as Mrs. Charteris knelt down beside her; and a moment later, she was telling her all her troubles, and humbly yet trustfully speaking of the peace which had crept into her heart as she listened to the Vicar's sermon.

"Ah, I can feel for you, poor child," Mrs. Charteris said tenderly, pityingly, "for I lost my only little boy last year. We cannot see why these trials are sent us now," she continued almost dreamily, "but we must trust; and surely we ought not to doubt His love when we remember that, "He spared not His own Son, but delivered Him up for us all."

Then taking Elsie's hand in hers, she said a few words of earnest prayer to God; and as Elsie listened she forgot all about the difference of rank between them, for Mrs. Charteris prayed as if she were asking a dearly-loved Father for special help and protection for a younger and weaker sister; prayed too, as one sure of a loving answer, sure that what she asked, and more than she asked, would be given to them, as they knelt side by side, sisters in the "Father's House."

The Elsie that returned to Ivy Cottage that night was a very different person from the one that had sat so drearily and sadly earlier in the evening, looking out of window. Old things had passed away, all had become new. And when her husband came in half an hour later, he was struck with the more cheerful appearance of the little room and the bright look upon his wife's face. The lamp was lit, the little supper-table neatly set with a clean white cloth, and Elsie herself was kneeling in front of the fire toasting some bread and her cheeks at the same time.

"Why, lassie, it looks quite like old times," Harry said affectionately; "you're feeling better to-night, little woman."

"Much better, Harry." Then she added softly, "I am afraid I have made your home very miserable lately, Harry; but with God's help I intend to be different in future;" and then she told him how she had gone to church because she felt so miserable, and of the blessed message she had heard there.

Harry was inclined to be rather incredulous, but he was too happy about the change in his wife to say anything disparaging of the means which had effected it. And as time went on, and his little home became tidy and cheerful once more, and Elsie always ready with a bright smile of welcome when he returned from his work, he began to think that there must be some strange influence in her religion; and though at first he joined in reading God's Word simply from a desire to please his wife, yet before many weeks had passed he did so from a higher motive; for the Holy Spirit had shone upon those sacred pages, and Henry Rushton also had found "joy and peace in believing."

This happy state of affairs had not been accomplished without some drawbacks. There were times when Elsie felt that she was slipping back into the old state of days gone by; but Mrs. Charteris did not forget her. From her own carefully-gathered experience, she knew that help from one further advanced on the heavenly road is very valuable to those whose feet are only just starting on the journey. The scarlet geraniums which bloomed so brightly in Elsie's window had come from the Vicarage garden, and often when Elsie was feeling not quite so well as usual, a visit from Mrs. Charteris, a few words of her bright loving conversation, and then, perhaps, a short earnest prayer, would refresh and strengthen Elsie as a shower of gentle rain will revive a dry and drooping plant.

And so we leave them, assured that now all must be well; knowing, certainly, that He who has begun the good work "will perform it until the day of Jesus Christ."

ETHEL B. WADLOW.

COURTESY.

WE are accustomed to think of education as that which deals solely with the training of the mental faculties, but considered in its broadest sense, it includes the development, discipline, and guidance of the whole nature. A perfectly educated man or woman will have perfect manners, and no education can be considered complete without some acquaintance with the rules and principles which govern polite society.

Manners have been described as "the happy way of doing things;" and as there is always a best way of doing everything, it is well to know and to follow that which is most generally approved and admired.

It is not necessary to be formal or affected in order to please. True politeness is based upon a kindly consideration of the tastes, feelings and requirements of others; and almost all the laws of etiquette which are worth observing, are dictated by principles of justice and unselfishness.

Though no positive rules or precepts can be laid down for the formation of perfect manners, though they must always be dependent, more or less, upon the fine perceptions, the quick sensibilities, and the innate capacity of each individual, yet manners are very communicable, and much may be learned by observation and by intercourse with persons of refinement and culture.

There are still a few estimable people in the world who look with something like contempt upon the requirements of etiquette, and who openly pride themselves upon being "rough diamonds." The general excellence of their character may be unimpeachable, but their *roughness* admits of no denial.

This obvious want of polish is, however, a blemish to be deplored, rather than a virtue to be extolled, and a gentler deportment would not only render these good people more agreeable to their friends, but would very materially augment their usefulness and influence in life.

It is probably more from carelessness than from ignorance

that we so often transgress in little matters of politeness. A few of the most common errors and improprieties daily observable may be briefly referred to. In nothing, perhaps, is the lack of culture more manifest than in the way in which many persons conduct themselves in the street. Loud talking, violent gesticulations, and unseemly exhibitions of mirth are here frequently indulged in, to the amazement and annoyance of more quiet passers by. But the exercise of a little self-control, and some consideration for the feelings of others, would render such a violation of good taste impossible.

The "longing, lingering *look behind*" may also be mentioned as another impropriety to be avoided. To keep to the right-hand side of the road in walking is essential to good order. It is not an edifying spectacle to see two people dodging from side to side of the pavement, each uncertain of the other's intentions.

The "gift of tongues" may be an enviable possession, but the gift of holding the tongue is not altogether to be despised. Good conversation is rare, but of mere loquacity there is enough and to spare, and from this scourge of much talking the evil habits of gossiping, back-biting, and exaggeration are naturally evolved. There is Lucilla, for instance, who can never be relied upon to give an accurate report of anything she has seen or heard. "All her geese are swans." But though an inveterate talker, her descriptive vocabulary is so limited that almost everything is defined as "awful," "jolly," or "a bore." Not that Lucilla wishes to convey any literal impression by these terms—oh, no! She spoke only yesterday of an acquaintance as "awfully nice," but she did not really mean that there was anything terrible or awe-inspiring about her; she merely wished to notify the fact that she found her friend an agreeable and pleasant companion. Then again, when she alludes to some slight inconvenience as "a horrid bore," she really means no more than you do when you characterise the same thing as "troublesome" or "vexatious." All such extravagant modes of expression, though largely employed, are opposed to good taste, and should be avoided by all who have any ambition to speak correctly.

A habit of loud talking is exceedingly disagreeable, but a habit of whispering when in the society of others is hardly less so. Constance has an unfortunate way of confiding her impressions to her nearest neighbour in a stage whisper, which is more or less audible to the rest of the company. She probably does not mean any harm by it, but such a practice is not calculated to promote harmony and good feeling.

A quiet, self-possessed manner is a distinguishing mark of a gentleman or lady, and the absence of pretension in behaviour, conversation, and dress is a characteristic of most well-bred people.

There are some rare individuals of whom it has been said that their presence in a room was an inspiration and a delight; whose manners exhibited so much of intelligence and beauty that they left behind them an abiding sense of satisfaction. This certainly could not be said of William Augustus, who deports himself with all the airy grace of "a bull in a china-shop." He has never been taught the necessity of self-control, and his abnormal restlessness and activity arouse painful apprehensions in the minds of his friends. W. A. does not "enter" a room in the usual manner, but bursts into it in a startlingly unceremonious fashion; and so rough and careless are his movements that his progress through a drawing-room is usually attended by the crash of falling china, and the overthrow of sundry small tables and chairs. If we cannot fitly apply to him the lines—

> "His very step has music in't
> As he comes up the stair,"

yet it may safely be averred that the sound of his *retreating* footsteps is a most welcome music in the ears of all who have been honoured with his company.

While fully admitting the propriety of Pope's statement that "The proper study of mankind is man," we cannot quite approve of the very marked manner in which Alexander conducts his observations. "Staring" is a rude and unpleasant habit which cannot be too speedily abandoned.

In speaking, we should be careful to look at the person whom we address, and not suffer our eyes to go on an exploring expedition elsewhere.

It is, as a rule, very desirable to cultivate habits of observation; but every rule having its exceptions, it may here be said that observation itself is sometimes a mistake, and the kindly disposed will be very unobservant when they meet with personal peculiarities, infirmities, or other things which people generally do not wish to have noticed and commented upon.

Should we neglect to hear a remark addressed to us, or cause inconvenience in any other way, we must not forget to say, "I beg your pardon." When, however, an apology is tendered to us, we should not say "Granted," which would imply that we thought such an apology was due, but should seek rather to dismiss the matter in as pleasant a way as possible.

It seems almost superfluous to say that all well-bred people should be careful to observe habits of strict personal cleanliness; yet there is sometimes reason for suspecting that soap and water are not so highly prized as a means of grace as they deserve to be. We meet occasionally with some who have an unaccountable fancy for ink-stained hands and black-bordered finger-nails, and to these we would with confidence commend the simple formula, "Wash and be clean."

They who respect themselves will be most likely to respect others, and to such it will be scarcely needful to say that neatness in dress is essential to good manners. Uncombed hair, soiled and crumpled collars, shoes trodden down at heel, and boots minus their buttons, do not awaken any pleasing emotions in the minds of impartial observers. Gloves full of holes are not strictly decorative, and the spectacle of torn, soiled, ill-brushed garments does not tend to increase the sum of human happiness or add materially to the world's quota of "sweetness and light."

While speaking on the subject of cleanliness and personal propriety, we may just allude to the unpleasant way in which some people leave their "footprints on the sands of time" in the form of mud stains on their friends' carpets.

These things are but trifles, perhaps you say; but trifles make or mar, and since perfection is, or ought to be, our aim, we must not neglect the little details which help to make up the perfect whole. Whatever may be our position, or accomplishments, or virtues, we cannot afford to neglect the little courtesies which help to brighten and sweeten the daily round, and which do so much to make the wheels of life run smoothly.

Of love we are told that it "doth not behave itself unseemly," and so, perhaps, in the cultivation of charitable thoughts and kindly feelings to those around us, we shall be taking the best and surest way to attain our desired end.

A. E. Lyddon.

DRESS AND DRESSMAKING.

THE dark, short days have passed away, and careful mothers, who have renovated and done up old dresses, are now beginning seriously to contemplate change of apparel. Fortunately for mothers with large families, the costumes for early spring continue to be simple, neat and graceful; and any young girl who keeps a well-fitted lining of a bodice, need not be afraid to attempt cutting out her own material. The costume shown in this page (Fig. 3) is suitable to tall and short alike, youthful in appearance, and can be made additionally smart with very little trouble.

The body lining should fit quite tightly, but the material should be full and drawn into four or five pleats to a point below the waist, thus giving length to a short, and fulness to a tall figure. It may fasten from the left shoulder, under the arm to the hip, or else down the back. Many of the German and French models fasten down the back; but whether English ladies will adopt this fashion, remains to be proved.

Fig. 3.

It may be intelligence to some to know that a good figure never shows to greater advantage than in the latter style. The V-shaped bertha should be tacked, so as to be replaced by one of light gauze, lace, or soft silk for special occasions. The full sleeve to the elbow is quite as fashionable, and is still worn high on the shoulder. The band round the skirt continues to be held in high favour, and suits tall and middle-height persons, but those of shorter stature should avoid it, as it reduces the apparent height. The bands around the sleeves and bodice give a neatness and precision which is so admirable to the English woman. Great care should be taken to get a dress to fit as well below the waist (particularly at the back) as above it. This is a matter too often neglected. The bertha, bands and bows should, of course, be of the same colour, but need not necessarily match the material, and may be of velvet, plush, silk, or cashmere; seven yards of 44-inch material is sufficient for making this costume.

Bonnets are still worn very small, but are higher in the front, many being made simply of coronets of velvet to match the dress, decorated with bows, etc., generally without strings; yet, if ladies study comfort, they will be shy to leave them off at this treacherous and still cold season of the year. Pom-pons are much worn. These can be very well made at home by fringing out bits of silk and ends of ribbons on the straight. Children's bonnets will be worn much smaller and close-fitting around the face, resembling those worn by our Dutch neighbours; but they will only appear on very little people, as large-drawn and accordion-pleated hats are fast coming to the front for girls of four years and upwards.

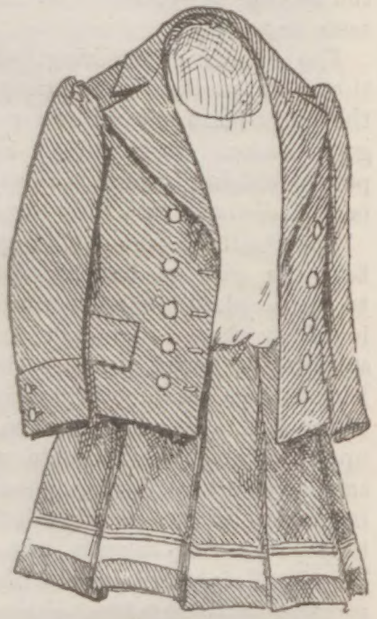


Fig. 4.

The combination dress shown in Fig. 4 is intended to take the place of both reefer and costume, hence its name. It has been generally worn during the winter months, and is still much in vogue for children from five to ten years. The front and skirt of costume should be made of serge, the back to consist of good lining, or additional warm serge might be used. Material for skirt, 1½ yards, single width, and 1½ yards for reefer, which should be joined to the costume at the shoulders, one pair of sleeves sufficing for both, and should be lined with a common Italian cloth, which can be obtained at 1s. per yard, and upwards, ½ yard being sufficient for sleeves and back. Several combinations can be made in this style; for instance, navy reefer with cream costume and cream braid, or with navy, sky, or red braid; or the whole might be made self-navy. If for a fair child, red costume with navy reefer will be found becoming, with cream, white, black, red or navy braids, or *vice-versa*. Cashmere may be used with effect for the costume, but the reefer should always be of serge, as it gets most wear. As the season advances, the whole may be made of cream serge, with three or five rows of braid on skirt and collar; the latter, of course, can be made any depth, either sailor-shape or round, and to add to its appearance, anchors may be worked. The jacket need not necessarily be a reefer, but may be made in the style of the present cut-away jackets, so much in favour with young ladies. Fisher caps of same material, or sailor hats, would complete this attractive and serviceable costume.

Flat patterns can be supplied at the following prices:—Fig. 3, 1s. 0½d.; Fig. 4, 6½d. Address, "M.C." Pattern, 9, Paternoster Row, E.C.